



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** [BEAL FINANCIAL CORPORATION](#)

**City/State** [PLANO, TX](#)

## Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [8,139,349](#)

Peer Group Number: [9](#) Number in Peer Group: \_\_\_\_\_

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[BEAL FINANCIAL CORPORATION](#)  
[6000 LEGACY DRIVE](#)  
  
[PLANO, TX 75024](#)

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	8,146,289	6,830,046	8,510,340	6,896,968	7,442,375
Net income (\$000)	259,298	-20,615	135,643	73,312	188,219
Number of BHCs in peer group					

  

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	4.95			4.65			4.85			6.14			4.77		
+ Non-interest income	13.47			-3.35			0.90			-2.93			2.15		
– Overhead expense	2.75			2.68			2.91			2.10			2.76		
– Provision for credit losses	-0.17			-0.97			2.02			-0.48			-0.51		
+ Securities gains (losses)	0.29			-1.09			1.21			-0.30			-0.31		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	16.41			-1.50			2.04			1.30			4.36		
Net operating income	12.73			-1.21			1.59			1.06			2.53		
Net income	12.73			-1.21			1.59			1.06			2.53		
Net income (Subchapter S adjusted)															
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	6.67			7.01			6.33			9.13			7.26		
Interest expense	0.62			1.79			1.02			2.19			1.83		
Net interest income (tax equivalent)	6.04			5.21			5.31			6.94			5.43		
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	-0.09			-0.78			2.25			0.48			0.20		
Earnings coverage of net loan and lease losses (X)	-374.19			4.43			3.05			2.51			28.39		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.89			0.96			2.89			1.13			2.37		
Allowance for loan and lease losses / Total loans and leases	2.89			0.96			2.76			1.13			2.37		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	23			28.06			21.80			4.57			14.53		
30–89 days past due loans and leases / Total loans and leases	2.84			1.92			0.56			2.20			2.17		
<b>Liquidity and Funding</b>															
Net noncore funding dependence	50.98			51.05			54.75			50.70			44.77		
Net short-term noncore funding dependence	39.47			44.05			46.79			41.36			27.68		
Net loans and leases / Total assets	45.95			59.80			45.22			69.50			61.47		
<b>Capitalization</b>															
Tier 1 leverage ratio	31.58			30.10			23.96			32.15			26.60		
Holding company equity capital / Total assets	27.63			19.44			22.46			25.54			23.73		
Total equity capital (including minority interest) / Total assets	27.63			19.44			22.46			25.54			23.73		
Common equity tier 1 capital / Total risk-weighted assets	28.91			19.42			23.82			25.49			25.41		
Net loans and leases / Equity capital (X)	1.66			3.08			2.01			2.72			2.59		
Cash dividends / Net income	0						0			59.87			353.31		
Cash dividends / Net income (Subchapter S adjusted)															
<b>Growth Rates</b>															
Assets	-2.09			12.23			26.90			-5.87			0.36		
Equity capital	39.19			-3.83			11.57			1.32			-22.50		
Net loans and leases	-24.76			11.07			-17.43			6.42			-9.42		
Noncore funding	-10.83			26.40			50.02			-0.33			6.57		
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0			0			0			0			0		
Long-term debt / Equity capital	13.87			18.90			15.65			17.47			23.96		
Equity investment in subsidiaries / Equity capital	142.03			157.85			147.37			152.71			159.31		
Cash from ops + noncash items + op expense / Op expense + dividends	114.70			113.79			121.89			127.95			41.48		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	70,281	81,675	301,461	447,284	343,742	-13.95	-15.85
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	70,281	81,675	301,461	447,284	343,742	-13.95	-15.85
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	70,281	81,675	301,461	447,284	343,742	-13.95	-15.85
Investment interest income (tax equivalent).....	40,512	23,639	187,785	93,119	115,256	71.38	1.90
Interest on balances due from depository institutions.....	308	1,351	2,025	16,187	14,698	-77.20	-51.50
Interest income on other earning assets.....	17	83	196	450	386	-79.52	-83.65
Total interest income (tax equivalent).....	111,118	106,748	491,467	557,040	474,082	4.09	-10.40
Interest on time deposits of \$250K or more.....	347	951	2,812	4,638	3,963	-63.51	
Interest on time deposits < \$250K.....	3,036	15,207	40,296	69,195	54,195	-80.04	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	678	1,259	5,067	6,599	6,845	-46.15	429.69
Interest on other borrowings and trading liabilities.....	6,284	9,918	30,964	53,054	54,302	-36.64	4.77
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	10,345	27,335	79,139	133,486	119,305	-62.15	-18.00
Net interest income (tax equivalent).....	100,773	79,413	412,328	423,554	354,777	26.90	-9.54
Non-interest income.....	274,285	-57,255	76,548	-201,803	159,893		12747.07
Adjusted operating income (tax equivalent).....	375,058	22,158	488,876	221,751	514,670	1592.65	230.35
Overhead expense.....	55,950	45,738	247,489	144,617	205,196	22.33	82.66
Provision for credit losses.....	-3,470	-16,583	171,623	-33,136	-38,070		
Securities gains (losses).....	5,813	-18,652	103,058	-20,885	-22,707		
Other tax equivalent adjustments.....	-1	0	0	0	0		
Pretax net operating income (tax equivalent).....	334,255	-25,649	173,882	89,385	324,837		567.50
Applicable income taxes.....	74,957	-5,034	38,237	16,073	136,618		33513.00
Tax equivalent adjustments.....	0	0	2	0	0		
Applicable income taxes (tax equivalent).....	74,957	-5,034	38,239	16,073	136,618		33513.00
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	259,298	-20,615	135,643	73,312	188,219		420.13
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	259,298	-20,615	135,643	73,312	188,219		420.13
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	259,298	-20,615	135,643	73,312	188,219		420.13
Investment securities income (tax equivalent).....	40,512	23,639	187,785	93,119	115,256	71.38	1.90
US Treasury and agency securities (excluding mortgage-backed securities).....	0	0	0	0	0		
Mortgage-backed securities.....	25,075	20,690	97,238	87,740	109,825	21.19	-31.85
All other securities.....	15,437	2,949	90,547	5,379	5,431	423.47	421.17
Cash dividends declared.....	0	0	0	43,892	665,000		-100.00
Common.....	0	0	0	43,892	665,000		-100.00
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	5.46			6.25			5.77			8.08			6.37		
Less: Interest expense .....	0.51			1.60			0.93			1.94			1.60		
Equals: Net interest income (tax equivalent) .....	4.95			4.65			4.85			6.14			4.77		
Plus: Non-interest income .....	13.47			-3.35			0.90			-2.93			2.15		
Equals: adjusted operating income (tax equivalent) .....	18.42			1.30			5.74			3.22			6.92		
Less: Overhead expense .....	2.75			2.68			2.91			2.10			2.76		
Less: Provision for credit losses .....	-0.17			-0.97			2.02			-0.48			-0.51		
Plus: Realized gains (losses) on held-to-maturities securities .....	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities .....	0.29			-1.09			1.21			-0.30			-0.31		
Plus: other tax equivalent adjustments .....	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent) .....	16.41			-1.50			2.04			1.30			4.36		
Less: Applicable income taxes (tax equivalent) .....	3.68			-0.29			0.45			0.23			1.84		
Less: Minority interest .....	0			0			0			0			0		
Equals: Net operating income .....	12.73			-1.21			1.59			1.06			2.53		
Plus: Net extraordinary items .....	0			0			0			0			0		
Equals: Net income .....	12.73			-1.21			1.59			1.06			2.53		
Memo: Net income (last four quarters) .....	4.70			1.39			1.59			1.06			2.53		
Net income—BHC and noncontrolling (minority) interest .....	12.73			-1.21			1.59			1.06			2.53		
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	81.86			89.22			91.30			88.47			87.75		
Average interest-bearing funds / Average assets .....	76.58			82.99			79.99			75.26			74.26		
Interest income (tax equivalent) / Average earning assets .....	6.67			7.01			6.33			9.13			7.26		
Interest expense / Average earning assets .....	0.62			1.79			1.02			2.19			1.83		
Net interest income (tax equivalent) / Average earning assets .....	6.04			5.21			5.31			6.94			5.43		
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	7.08			6.65			5.99			9.55			6.87		
Interest-bearing bank balances .....	0.09			0.82			0.18			2.25			2.17		
Federal funds sold and reverse repos .....															
Trading assets .....															
Total earning assets .....	6.67			7.01			6.33			9.13			7.26		
Investment securities (tax equivalent) .....	11.80			12.96			9.80			13.58			15.27		
US Treasury and agency securities (excluding mortgage-backed securities) .....															
Mortgage-backed securities .....	16.60			14.71			16.66			14.27			15.78		
All other securities .....	8.88			1.14			6.18			8.45			9.99		
Interest-bearing deposits .....	0.32			1.80			0.92			2.19			1.69		
Time deposits of \$250K or more .....	0.91			2.09			1.64			2.24			1.71		
Time deposits < \$250K .....	0.33			1.82			1			2.28			1.72		
Other domestic deposits .....	0.22			0.69			0.51			1.68			1.62		
Foreign deposits .....															
Federal funds purchased and repos .....															
Other borrowed funds and trading liabilities .....	1.73			2.06			1.38			2.51			2.30		
All interest-bearing funds .....	0.66			1.93			1.16			2.57			2.16		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	274,285	-57,255	76,548	-201,803	159,893
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	1	1	2	3	4
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	121	129	445	557	633
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	3,827	-1,909	-167	2,457	90,214
Other non-interest income	270,336	-55,476	76,268	-204,820	69,042
Total overhead expenses	55,950	45,738	247,489	144,617	205,196
Personnel expense	10,498	11,135	50,712	52,890	58,021
Net occupancy expense	3,497	2,987	11,583	12,399	13,023
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	41,955	31,616	185,194	79,328	134,152
Fee income on mutual funds and annuities	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	318	311	326	329	358
Average personnel expense per employee	33.01	35.80	155.56	160.76	162.07
Average assets per employee	25,617.26	21,961.56	26,105.34	20,963.43	20,788.76

## Analysis Ratios

Mutual fund fee income / Non-interest income	0					0						0		
Overhead expenses / Net Interest Income + non-interest income	14.92			206.42		50.62			65.22			39.87		

## Percent of Average Assets

Total overhead expense	2.75			2.68		2.91			2.10			2.76		
Personnel expense	0.52			0.65		0.60			0.77			0.78		
Net occupancy expense	0.17			0.17		0.14			0.18			0.17		
Other operating expenses	2.06			1.85		2.18			1.15			1.80		
Overhead less non-interest income	-10.72			6.03		2.01			5.02			0.61		

## Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	14.92			206.42		50.62			65.22			39.87		
Personnel expense	2.80			50.25		10.37			23.85			11.27		
Net occupancy expense	0.93			13.48		2.37			5.59			2.53		
Other operating expenses	11.19			142.68		37.88			35.77			26.07		
Total non-interest income	73.13			-258.39		15.66			-91			31.07		
Fiduciary activities income	0			0		0			0			0		
Service charges on domestic deposit accounts	0			0		0			0			0		
Trading revenue	0			0		0			0			0		
Investment banking fees and commissions	0			0		0			0			0		
Insurance activities revenue	0			0		0			0			0		
Venture capital revenue	0			0		0			0			0		
Net servicing fees	0.03			0.58		0.09			0.25			0.12		
Net securitization income	0			0		0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	1.02			-8.62		-0.03			1.11			17.53		
Other non-interest income	72.08			-250.37		15.60			-92.36			13.41		
Overhead less non-interest income	-58.21			464.81		34.97			156.22			8.80		
Applicable income taxes / Pretax net operating income (tax equivalent)	22.43					21.99			17.98			42.06		
Applicable income tax + TE / Pretax net operating income + TE	22.43					21.99			17.98			42.06		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Assets**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	1,491,008	1,969,576	1,540,760	2,012,543	2,032,535	-24.30	-34.83
Commercial and industrial loans	2,288,661	3,041,241	2,515,050	2,893,730	2,606,423	-24.75	-12.25
Loans to individuals	6,694	8,569	7,089	9,286	11,543	-21.88	-63.16
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	64,863	0	63,762	0	27,372		
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	3,851,226	5,019,386	4,126,661	4,915,559	4,677,873	-23.27	-21.63
Less: Allowance for loan and lease losses	111,247	48,365	113,833	55,408	110,985	130.02	-22.09
Net loans and leases	3,739,979	4,971,021	4,012,828	4,860,151	4,566,888	-24.76	-21.62
Debt securities that reprice or mature in over 1 year	1,578,663	1,246,270	1,657,206	875,435	915,315	26.67	31.85
Mutual funds and equity securities	9,678	0	3,813	0	0		
Subtotal	5,328,320	6,217,291	5,673,847	5,735,586	5,482,203	-14.30	-10.73
Interest-bearing bank balances	1,027,939	915,724	1,606,279	396,751	866,827	12.25	68.60
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	21,591	369,684	56,295	17,607	12,105	-94.16	-81.61
Trading assets	0	0	0	0	0		
Total earning assets	6,377,945	7,506,422	7,336,516	6,155,365	6,361,135	-15.03	-4.95
Non-interest-bearing cash and due from depository institutions	27,536	27,750	29,964	15,480	14,691	-0.77	47.57
Premises, fixed assets, and leases	44,560	46,549	45,034	47,166	49,411	-4.27	-17.98
Other real estate owned	438,245	27,991	439,061	33,487	37,989	1465.66	287.67
Investment in unconsolidated subsidiaries	19,063	19,063	19,063	19,063	19,063	0.00	0.00
Intangible and other assets	1,232,000	685,496	1,004,356	722,439	947,176	79.72	668.78
Total assets	8,139,349	8,313,271	8,873,994	6,993,000	7,429,465	-2.09	15.04
Quarterly average assets	8,146,289	6,830,046	9,448,695	6,480,671	7,686,821	19.27	22.28
Average loans and leases (YTD)	3,972,940	4,914,558	5,030,210	4,685,147	5,000,697	-19.16	-17.05
<b>Memoranda</b>							
Loans held-for-sale	0	0	186,911	0	0		
Loans not held-for-sale	3,851,226	5,019,386	3,939,750	4,915,559	4,677,873	-23.27	-21.63
Real estate loans secured by 1-4 family	591,854	724,665	627,487	766,485	943,741	-18.33	-59.15
Commercial real estate loans	899,154	1,244,911	913,273	1,246,058	1,088,794	-27.77	7.18
Construction and land development	8,670	116,894	8,849	104,130	214,197	-92.58	-85.59
Multifamily	62,580	75,846	64,331	78,708	119,237	-17.49	-75.75
Nonfarm nonresidential	827,904	1,052,171	840,093	1,063,220	755,360	-21.31	59.01
Real estate loans secured by farmland	0	0	0	0	0		-100.00
Total investment securities	1,610,027	1,619,677	1,717,409	898,463	927,420	-0.60	21.17
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	255	5	265	5	5	5000.00	5000.00
Mortgage-backed securities	811,822	673,154	822,114	799,901	871,388	20.60	-31.79
Asset-backed securities	70,904	0	86,848	0	0		
Other debt securities	717,368	946,518	804,369	98,557	56,027	-24.21	417.70
Mutual funds and equity securities	9,678	0	3,813	0	0		
Available-for-sale securities	1,600,349	1,619,677	1,713,596	898,463	927,420	-1.19	20.44
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	255	5	265	5	5	5000.00	5000.00
Mortgage-backed securities	811,822	673,154	822,114	799,901	871,388	20.60	-31.79
Asset-backed securities	70,904	0	86,848	0	0		
Other debt securities	717,368	946,518	804,369	98,557	56,027	-24.21	417.70
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	300,465	20,620	304,941	214,814	221,565	1357.15	53.00
Structured notes, fair value	0	0	0	0	0		
Pledged securities	172,028	572,671	208,038	425,372	470,083	-69.96	-77.87

BHC Name

City/State

3818804

11

9

RSSD Number

FR Dist.

Peer #

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	76,893	174,809	72,188	60,163	44,661	-56.01	61.96
NOW, ATS and transaction accounts .....	0	0	0	0	0		
Time deposits less brokered deposits < \$250K .....	-136,900	1,951	-74,152	789,097	952,645		
MMDA and other savings accounts .....	1,219,056	1,123,497	1,201,867	339,546	559,222	8.51	858.35
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	1,159,049	1,300,257	1,199,903	1,188,806	1,556,528	-10.86	132.26
Time deposits of \$250K or more .....	145,552	176,259	158,409	187,031	244,034	-17.42	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	0	0	0	0		
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	433,000	0	240,000	280,000	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year .....	634,690	398,800	438,820	501,505	892,248	59.15	3198.46
Brokered deposits < \$250K .....	3,208,822	3,465,488	4,411,972	2,410,456	1,933,913	-7.41	
Noncore funding .....	3,989,064	4,473,547	5,009,201	3,338,992	3,350,195	-10.83	4.07
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	634,703	634,703	634,703	634,703	634,703	0.00	0.00
Other liabilities .....	107,628	289,023	37,138	44,166	125,043	-62.76	141.72
Total liabilities .....	5,890,444	6,697,530	6,880,945	5,206,667	5,666,469	-12.05	17.54
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	297	297	297	297	297	0.00	0.00
Common surplus .....	1,195,213	1,195,213	1,195,213	1,195,213	1,195,213	0.00	0.00
Retained earnings .....	762,645	347,090	503,347	367,704	338,284	119.73	13.45
Accumulated other comprehensive income .....	290,750	73,141	294,192	223,119	229,202	297.52	48.05
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	2,248,905	1,615,741	1,993,049	1,786,333	1,762,996	39.19	8.95
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,248,905	1,615,741	1,993,049	1,786,333	1,762,996	39.19	8.95
Total liabilities and capital .....	8,139,349	8,313,271	8,873,994	6,993,000	7,429,465	-2.09	15.04
<b>Memoranda</b>							
Non-interest-bearing deposits .....	76,893	174,809	72,188	60,163	44,661	-56.01	61.96
Interest-bearing deposits .....	4,436,530	4,767,195	5,698,096	3,726,130	3,689,814	-6.94	23.79
Total deposits .....	4,513,423	4,942,004	5,770,284	3,786,293	3,734,475	-8.67	24.29
Long-term debt that reprices within 1 year .....	322,762	93,482	126,892	189,381	469,903	245.27	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,993,049	1,786,333	1,786,333	1,762,996	2,274,731		
Accounting restatements .....	0	0	0	0	0		
Net income .....	259,298	-20,615	135,643	73,312	188,219		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	0	0	0	43,892	665,000		
Change in other comprehensive income .....	-3,442	-149,977	71,073	-6,083	-34,954		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	2,248,905	1,615,741	1,993,049	1,786,333	1,762,996		



BHC Name

City/State

3818804

11

9

RSSD Number

FR Dist.

Peer #

## Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Total Assets</b>															
Real estate loans	18.32			23.69			17.36			28.78			27.36		
Commercial and industrial loans	28.12			36.58			28.34			41.38			35.08		
Loans to individuals	0.08			0.10			0.08			0.13			0.16		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0.80			0			0.72			0			0.37		
Net loans and leases	45.95			59.80			45.22			69.50			61.47		
Debt securities over 1 year	19.40			14.99			18.67			12.52			12.32		
Mutual funds and equity securities	0.12			0			0.04			0			0		
Subtotal	65.46			74.79			63.94			82.02			73.79		
Interest-bearing bank balances	12.63			11.02			18.10			5.67			11.67		
Federal funds sold and reverse repos	0			0			0			0			0		
Debt securities 1 year or less	0.27			4.45			0.63			0.25			0.16		
Trading assets	0			0			0			0			0		
Total earning assets	78.36			90.29			82.67			88.02			85.62		
Non-interest cash and due from depository institutions	0.34			0.33			0.34			0.22			0.20		
Other real estate owned	5.38			0.34			4.95			0.48			0.51		
All other assets	21.30			9.37			16.99			11.76			14.18		
<b>Memoranda</b>															
Short-term investments	12.89			15.46			18.74			5.93			11.83		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	9.97			8.10			9.26			11.44			11.73		
Asset-backed securities	0.87			0			0.98			0			0		
Other debt securities	8.81			11.39			9.06			1.41			0.75		
Loans held-for-sale	0			0			2.11			0			0		
Loans held for investment	47.32			60.38			44.40			70.29			62.96		
Real estate loans secured by 1-4 family	7.27			8.72			7.07			10.96			12.70		
Revolving	0.28			0.38			0.28			0.53			0.73		
Closed-end, secured by first liens	6.84			8.04			6.63			10.04			11.44		
Closed-end, secured by junior liens	0.14			0.29			0.17			0.39			0.54		
Commercial real estate loans	11.05			14.97			10.29			17.82			14.66		
Construction and land development	0.11			1.41			0.10			1.49			2.88		
Multifamily	0.77			0.91			0.72			1.13			1.60		
Nonfarm nonresidential	10.17			12.66			9.47			15.20			10.17		
Real estate loans secured by farmland	0			0			0			0			0		



# Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	38.72			39.24			37.34			40.94			43.45		
Real estate loans secured by 1-4 family	15.37			14.44			15.21			15.59			20.17		
Revolving	0.60			0.63			0.59			0.75			1.16		
Closed-end	14.77			13.80			14.61			14.84			19.02		
Commercial real estate loans	23.35			24.80			22.13			25.35			23.28		
Construction and land development	0.23			2.33			0.21			2.12			4.58		
1-4 family	0.01			0.01			0.01			0.01			0.02		
Other	0.21			2.32			0.20			2.11			4.56		
Multifamily	1.62			1.51			1.56			1.60			2.55		
Nonfarm nonresidential	21.50			20.96			20.36			21.63			16.15		
Owner-occupied	1.56			1.33			1.55			1.46			1.80		
Other	19.94			19.63			18.80			20.17			14.34		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	59.43			60.59			60.95			58.87			55.72		
Loans to individuals	0.17			0.17			0.17			0.19			0.25		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	1.68			0			1.55			0			0.59		
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	55.56			93.62			64.81			94.12			94.29		
Real estate loans secured by 1-4 family	22.05			34.45			26.39			35.85			43.78		
Revolving	0.86			1.51			1.03			1.73			2.51		
Closed-end	21.19			32.93			25.36			34.11			41.27		
Commercial real estate loans	33.50			59.18			38.41			58.27			50.51		
Construction and land development	0.32			5.56			0.37			4.87			9.94		
1-4 family	0.02			0.03			0.02			0.03			0.04		
Other	0.30			5.53			0.35			4.84			9.90		
Multifamily	2.33			3.61			2.71			3.68			5.53		
Nonfarm nonresidential	30.85			50.01			35.34			49.72			35.04		
Owner-occupied	2.23			3.17			2.70			3.37			3.92		
Other	28.61			46.85			32.64			46.36			31.13		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	85.28			144.56			105.79			135.33			120.92		
Loans to individuals	0.25			0.41			0.30			0.43			0.54		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	2.42			0			2.68			0			1.27		
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	21.79			23.47			20.58			23.89			21.47		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	31.27			56.01			35.72			54.91			46.60		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	33.50			59.18			38.41			58.27			50.51		

## Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Total Assets</b>															
Short-term investments	12.89			15.46			18.74			5.93			11.83		
Liquid assets	13.03			11.43			18.50			6			12		
Investment securities	19.78			19.48			19.35			12.85			12.48		
Net loans and leases	45.95			59.80			45.22			69.50			61.47		
Net loans, leases and standby letters of credit	47.38			60.71			46.53			70.59			62.36		
Core deposits	14.24			15.64			13.52			17			20.95		
Noncore funding	49.01			53.81			56.45			47.75			45.09		
Time deposits of \$250K or more	1.79			2.12			1.79			2.67			3.28		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0			0			0			0			0		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	0			0			0			0			0		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	0			5.21			0			3.43			3.77		
Earning assets that reprice within 1 year	18.34			32.42			24.87			60.44			55.55		
Interest-bearing liabilities that reprice within 1 year	48.72			52.42			58.80			47.26			40.95		
Long-term debt that reprices within 1 year	3.97			1.12			1.43			2.71			6.32		
Net assets that reprice within 1 year	-34.34			-21.12			-35.36			10.47			8.27		
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	50.98			51.05			54.75			50.70			44.77		
Net short-term noncore funding dependence	39.47			44.05			46.79			41.36			27.68		
Short-term investment / Short-term noncore funding	31.56			31.84			36.76			14.80			36.51		
Liquid assets - short-term noncore funding / Nonliquid assets	-31.99			-41.91			-39.83			-36.22			-23.18		
Net loans and leases / Total deposits	82.86			100.59			69.54			128.36			122.29		
Net loans and leases / Core deposits	322.68			382.31			334.43			408.83			293.40		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	11.68			1			13.47			10.31			10.84		
Structured notes appreciation (depreciation) / Tier 1 capital															
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	99.40			100			99.78			100			100		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0.02			0			0.02			0			0		
Mortgage-backed securities	50.42			41.56			47.87			89.03			93.96		
Asset-backed securities	4.40			0			5.06			0			0		
Other debt securities	44.56			58.44			46.84			10.97			6.04		
Mutual funds and equity securities	0.60			0			0.22			0			0		
Debt securities 1 year or less	1.34			22.82			3.28			1.96			1.31		
Debt securities 1 to 5 years	44.65			22.43			24.31			10.96			17.99		
Debt securities over 5 years	53.40			54.51			72.18			86.48			80.70		
Pledged securities	10.68			35.36			12.11			47.34			50.69		
Structured notes, fair value	0			0			0			0			0		
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-18.35			14.02			301.24			-52.86			49.79		
Investment securities	-0.60			78.12			91.15			-3.12			-15.74		
Core deposits	-10.86			-10.70			0.93			-23.62			20.60		
Noncore funding	-10.83			26.40			50.02			-0.33			6.57		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			228,268	171,876	482,541
Commit: Secured commercial real estate loans .....	45,523	32,822	48,989	45,937	204,526
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....			0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	116,120	76,120	116,120	76,120	66,120
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Interest rate swaps .....	0	0	0	0	0
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

## Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec) .....							2.57			2.46			6.49		
Standby letters of credit .....	1.43			0.92			1.31			1.09			0.89		
Commercial and similar letters of credit .....	0			0			0			0			0		
Securities lent .....	0			0			0			0			0		
Credit derivatives - notional amount (holding company as guarantor) .....	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary) .....	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade .....	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0			0			0			0			0		
Derivative contracts .....	61.43			60.14			56.34			71.50			67.30		
Interest rate contracts .....	61.43			60.14			56.34			71.50			67.30		
Interest rate futures and forward contracts .....	0			0			0			0			0		
Written options contracts (interest rate) .....	0			0			0			0			0		
Purchased options contracts (interest rate) .....	61.43			60.14			56.34			71.50			67.30		
Interest rate swaps .....	0			0			0			0			0		
Foreign exchange contracts .....	0			0			0			0			0		
Futures and forward foreign exchange contracts .....	0			0			0			0			0		
Written options contracts (foreign exchange) .....	0			0			0			0			0		
Purchased options contracts (foreign exchange) .....	0			0			0			0			0		
Foreign exchange rate swaps .....	0			0			0			0			0		
Equity, commodity, and other derivative contracts .....	0			0			0			0			0		
Commodity and other futures and forward contracts .....	0			0			0			0			0		
Written options contracts (commodity and other) .....	0			0			0			0			0		
Purchased options contracts (commodity and other) .....	0			0			0			0			0		
Commodity and other swaps .....	0			0			0			0			0		
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....							4.54			3.67			9.65		

BHC Name

City/State

3818804

RSSD Number

11

FR Dist.

9

Peer #

## Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Interest rate contracts	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Exchange-traded	0	0	0	0	0
Over-the-counter	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Interest rate contracts	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Gross negative fair value (absolute value)	0	0	0	0	0
Gross positive fair value	438,267	189,135	201,054	276,355	548,675
Held for trading	0	0	0	0	0
Non-traded	438,267	189,135	201,054	276,355	548,675
Current credit exposure on risk-based capital derivative contracts	438,267	189,135	201,054	276,355	548,675
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100			100			100			100			100		
Foreign exchange contracts .....	0			0			0			0			0		
Equity, commodity, and other contracts .....	0			0			0			0			0		
Futures and forwards .....	0			0			0			0			0		
Written options .....	0			0			0			0			0		
Exchange-traded .....	0			0			0			0			0		
Over-the-counter .....	0			0			0			0			0		
Purchased options .....	100			100			100			100			100		
Exchange-traded .....	0			0			0			0			0		
Over-the-counter .....	100			100			100			100			100		
Swaps .....	0			0			0			0			0		
Held for trading .....	0			0			0			0			0		
Interest rate contracts .....	0			0			0			0			0		
Foreign exchange contracts .....	0			0			0			0			0		
Equity, commodity, and other contracts .....	0			0			0			0			0		
Non-traded .....	100			100			100			100			100		
Interest rate contracts .....	100			100			100			100			100		
Foreign exchange contracts .....	0			0			0			0			0		
Equity, commodity, and other contracts .....	0			0			0			0			0		
Derivative contracts (excluding futures and forex 14 days or less) .....	100			100			100			100			100		
One year or less .....	0			0			0			0			0		
Over 1 year to 5 years .....	0			0			0			0			0		
Over 5 years .....	100			100			100			100			100		
Gross negative fair value (absolute value) .....	0			0			0			0			0		
Gross positive fair value .....	8.77			3.78			4.02			5.53			10.97		
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0			0			0			0			0		
Gross positive fair value (X) .....	0.17			0.09			0.09			0.13			0.27		
Held for trading (X) .....	0			0			0			0			0		
Non-traded (X) .....	0.17			0.09			0.09			0.13			0.27		
Current credit exposure (X) .....	0.17			0.09			0.09			0.13			0.27		
Credit losses on derivative contracts .....	0			0			0			0			0		
<b>Past Due Derivative Instruments Fair Value</b>															
30–89 days past due .....	0			0			0			0			0		
90+ days past due .....	0			0			0			0			0		
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	6.47			2.38			2.82			4.51			9.09		

BHC Name

City/State

3818804

11

9

RSSD Number

FR Dist.

Peer #

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	113,833	55,408	55,408	110,985	159,157
Gross losses	1,194	2,033	128,677	44,477	15,707
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,078	11,573	15,479	22,036	5,605
Net losses	-884	-9,540	113,198	22,441	10,102
Provision for loan and lease losses	-3,470	-16,583	171,623	-33,136	-38,070
Adjustments	0	0	0	0	0
Ending balance	111,247	48,365	113,833	55,408	110,985
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

### Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	-0.17			-0.97			2.02			-0.48			-0.51		
Provision for loan and lease losses / Average loans and leases	-0.35			-1.35			3.41			-0.71			-0.76		
Provision for loan and lease losses / Net loan and lease losses	392.53			173.83			151.61			-147.66			-376.86		
Allowance for loan and lease losses / Total loans and leases not held for sale	2.89			0.96			2.89			1.13			2.37		
Allowance for loan and lease losses / Total loans and leases	2.89			0.96			2.76			1.13			2.37		
Allowance for loan and lease losses / Net loans and leases losses (X)							1.01			2.47			10.99		
Allowance for loan and lease losses / Nonaccrual assets	20.29			3.47			20.47			27.98			17.15		
ALLL / 90+ days past due + nonaccrual loans and leases	18.85			3.39			18.92			23.61			15.91		
Gross loan and lease losses / Average loans and leases	0.12			0.17			2.56			0.95			0.31		
Recoveries / Average loans and leases	0.21			0.94			0.31			0.47			0.11		
Net losses / Average loans and leases	-0.09			-0.78			2.25			0.48			0.20		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	1.61			26.02			34.80			140.29			7.76		
Earnings coverage of net loan and lease losses (X)	-374.19			4.43			3.05			2.51			28.39		

### Net Loan and Lease Losses By Type

Real estate loans	-0.03			0.18			0.06			0.33			0.48		
Real estate loans secured by 1-4 family	-0.04			0.52			0.15			0.92			0.72		
Revolving	0.02			0.29			-0.13			2.50			0.04		
Closed-end	-0.04			0.53			0.16			0.84			0.76		
Commercial real estate loans	-0.02			-0.02			0			-0.04			0.27		
Construction and land development	-0.23			-0.01			0			0.03			-0.01		
1-4 family	-0.18			-0.01			-0.11			0.03			-0.01		
Other	-0.05			0			0.11			0			0		
Multifamily	0			-0.02			-0.02			0.49			-0.02		
Nonfarm nonresidential	-0.02			-0.03			0.01			-0.08			0.40		
Owner-occupied	-0.02			-0.03			-0.07			-0.07			0.40		
Other	0			0			0.08			-0.01			0		
Real estate loans secured by farmland															
Commercial and industrial loans	-0.13			-1.40			4.45			0.53			0		
Loans to individuals				10.64			5.73			6.95			2.58		
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases	0						0						0		

BHC Name

City/State

3818804

11

9

RSSD Number

FR Dist.

Peer #

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	109,495	96,324	23,138	107,910	101,566
90+ days past due loans and leases	41,772	38,383	45,554	42,111	50,744
Nonaccrual loans and leases	548,315	1,388,124	556,112	192,606	647,001
Total past due and nonaccrual loans and leases	699,582	1,522,831	624,804	342,627	799,311
Restructured 30–89 days past due	1,580	1,657	2,052	2,264	2,653
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	440,042	44,408	439,739	48,587	559,629
Total restructured loans and leases	441,622	46,065	441,791	50,851	562,282
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	43,187	44,774	44,663	45,860	339,657
Other real estate owned	438,245	27,991	439,061	33,487	37,989
<b>Other Assets</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	95	3,723	95	5,421	0
Total other assets past due and nonaccrual	95	3,723	95	5,421	0

### Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	2.84			1.92			0.56			2.20			2.17		
90+ days past due loans and leases	1.08			0.76			1.10			0.86			1.08		
Nonaccrual loans and leases	14.24			27.66			13.48			3.92			13.83		
90+ days past due and nonaccrual loans and leases	15.32			28.42			14.58			4.77			14.92		

30–89 days past due restructured	0.04			0.03			0.05			0.05			0.06		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	11.43			0.88			10.66			0.99			11.96		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

### Percent of Loans and Leases and Other Assets

#### 30+ Days Past Due and Nonaccrual

30–89 days past due assets	2.84			1.92			0.56			2.19			2.17		
90+ days past due assets	1.08			0.76			1.10			0.86			1.08		
Nonaccrual assets	14.24			27.71			13.48			4.02			13.83		
30+ days past due and nonaccrual assets	18.17			30.39			15.14			7.07			17.09		

#### Percent of Total Assets

90+ days past due and nonaccrual assets	7.25			17.20			6.78			3.43			9.39		
90+ days past due and nonaccrual assets + other real estate owned	12.64			17.54			11.73			3.91			9.90		

#### Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	12.67			17.59			11.74			3.92			13.83		
Allowance for loan and lease losses	927.06			3,023.98			915.28			494.91			925.62		
Equity capital + allowance for loan and lease losses	43.70			87.89			49.45			14.89			54.82		
Tier 1 capital + allowance for loan and lease losses	38.43			69.52			43.82			12.82			47.66		
Loans and leases + other real estate owned	24.04			28.98			22.82			5.54			21.78		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



## Past Due and Nonaccrual Loans and Leases

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	7.33			4.88			1.49			5.30			4.95		
	90+ days past due .....	2.80			1.83			2.78			1.98			2.48		
	Nonaccrual .....	9.45			24.50			9.74			5.01			11.13		
Commercial and industrial	30–89 days past due .....	0			0			0			0.03			0.02		
	90+ days past due .....	0			0.08			0.11			0.07			0.01		
	Nonaccrual .....	17.80			29.77			16.15			3.17			16.14		
Individuals	30–89 days past due .....	2.49			2.44			2			5.26			2.81		
	90+ days past due .....	0.07			0			0			1.26			2.17		
	Nonaccrual .....	0.36			0.07			0.17			0.17			1.22		
Depository institution loans	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Agricultural	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Foreign governments	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Other loans and leases	30–89 days past due .....	0						0						0		
	90+ days past due .....	0						0						0		
	Nonaccrual .....	0						0						0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

3818804

11

9

RSSD Number

FR Dist.

Peer #

## Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	3.06			4.05			3.53			4.15			3.71		
	90+ days past due .....	5.75			4.95			5.58			5.12			5.32		
	Nonaccrual .....	10.92			10.11			10.69			9.94			10.81		
Revolving	30–89 days past due .....	0.43			0.65			1.23			4.16			3.01		
	90+ days past due .....	0.77			0.99			0.92			0.94			1.33		
	Nonaccrual .....	2.40			9.35			5.35			5.62			3.67		
Closed-end	30–89 days past due .....	3.17			4.20			3.62			4.15			3.76		
	90+ days past due .....	5.96			5.14			5.77			5.34			5.56		
	Nonaccrual .....	11.27			10.15			10.91			10.16			11.25		
Junior lien	30–89 days past due .....	0.03			0.09			0.06			0.11			0.10		
	90+ days past due .....	0.11			0.17			0.14			0.20			0.23		
	Nonaccrual .....	0.04			0.03			0.04			0.03			0.06		
Commercial real estate	30–89 days past due .....	10.15			5.37			0.09			6.01			6.03		
	90+ days past due .....	0.86			0.01			0.86			0.04			0.01		
	Nonaccrual .....	8.48			32.88			9.08			1.97			11.41		
Construction and development	30–89 days past due .....	0			6.16			0			6.84			2.97		
	90+ days past due .....	83.66			0			83.82			0			0		
	Nonaccrual .....	7.45			0.56			7.37			0.64			6.05		
1–4 family	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0		
Other	30–89 days past due .....	0			6.16			0			6.84			2.97		
	90+ days past due .....	83.66			0			83.82			0			0		
	Nonaccrual .....	7.45			0.56			7.37			0.64			6.05		
Multifamily	30–89 days past due .....	0			0			1.12			0			0.50		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	5.83			4.81			5.67			4.97			3.47		
Nonfarm non-residential	30–89 days past due .....	11.02			5.66			0.01			6.37			7.77		
	90+ days past due .....	0.06			0.02			0.05			0.05			0.02		
	Nonaccrual .....	8.69			38.49			9.36			1.88			14.18		
Owner Occupied	30–89 days past due .....	0			0.44			0			0.77			0.06		
	90+ days past due .....	0.03			0			0			0			0		
	Nonaccrual .....	0.63			0.83			0.98			0.83			1.91		
Other	30–89 days past due .....	11.02			5.22			0.01			5.60			7.71		
	90+ days past due .....	0.02			0.02			0.05			0.05			0.02		
	Nonaccrual .....	8.05			37.66			8.38			1.05			12.27		
Farmland	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Credit card	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus .....	1,195,510	1,195,510	1,195,510	1,195,510	1,195,510
Retained earnings .....	762,645	347,090	503,347	367,704	338,284
Accumulated other comprehensive income (AOCI) .....	290,750	73,141	294,192	223,119	229,202
Common equity tier 1 minority interest .....	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions .....	2,248,905	1,615,741	1,993,049	1,786,333	1,762,996
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets .....	780	936	951	898	0
Accumulated other comprehensive income-related adjustments .....	290,750	73,141	294,192	223,119	229,202
Other deductions from common equity tier 1 capital .....	0	0	0	0	0
Subtotal: .....	1,957,375	1,541,664	1,697,906	1,562,316	1,533,794
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0
Common equity tier 1 capital .....	1,957,375	1,541,664	1,697,906	1,562,316	1,533,794
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus .....	615,640	514,200	566,286	521,072	511,265
Non-qualifying capital instruments .....	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0
Additional tier 1 capital before deductions .....	615,640	514,200	566,286	521,072	511,265
Less: Additional tier 1 capital deductions .....	582	502	583	502	505
Additional tier 1 capital .....	615,058	513,698	565,703	520,570	510,760
<b>Tier 1 Capital</b> .....	2,572,433	2,055,362	2,263,609	2,082,886	2,044,554
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus .....	0	101,440	49,354	94,568	104,375
Non-qualifying capital instruments .....	0	0	0	0	0
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital .....	84,968	48,365	89,399	55,408	75,887
Exited advanced approach eligible credit reserves .....					
Unrealized gains on AFS preferred stock classified as equity .....		0		0	0
Tier 2 capital before deductions .....	84,968	149,805	138,753	149,976	180,262
Exited advanced approach tier 2 capital before deductions .....					
Less: Tier 2 capital deductions .....	0	0	0	0	0
Tier 2 capital .....	84,968	149,805	138,753	149,976	180,262
Exited advanced approach tier 2 capital .....					
Total capital .....	2,657,401	2,205,167	2,402,362	2,232,862	2,224,816
Exited advanced approach total capital .....					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted .....	8,146,289	6,830,046	9,448,695	6,480,671	7,686,821
Less: Deductions from common equity tier 1 capital .....	1,362	1,438	1,534	1,400	505
Less: Other deductions .....	0	0	0	0	0
Total assets for leverage ratio .....	8,144,927	6,828,608	9,447,161	6,479,271	7,686,316
Total risk-weighted assets .....	6,770,607	7,940,428	7,126,864	6,129,281	6,035,337
Exited advanced approach total RWA .....					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	28.91			19.42			23.82			25.49			25.41		
Common equity tier 1 capital, column B .....	0			0			0			0			0		
Tier 1 capital, column A .....	37.99			25.88			31.76			33.98			33.88		
Tier 1 capital, column B .....	0			0			0			0			0		
Total capital, column A .....	39.25			27.77			33.71			36.43			36.86		
Total capital, column B .....	0			0			0			0			0		
Tier 1 leverage .....	31.58			30.10			23.96			32.15			26.60		
Supplementary leverage ratio, advanced approaches HCs .....															

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets .....	0	0	0	0	0		
Total property and casualty assets .....	0	0	0	0	0		
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
Total insurance underwriting equity .....	0	0	0	0	0		
Total property and casualty equity .....	0	0	0	0	0		
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	0	0	0	0	0		
Total property and casualty .....	0	0	0	0	0		
Total life and health .....	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	0	0	0	0	0		
Other insurance activities income .....	0	0	0	0	0		
Insurance and reinsurance underwriting income .....	0	0	0	0	0		
Premiums .....	0	0	0	0	0		
Credit related insurance underwriting .....	0	0	0	0	0		
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0		
Life insurance assets .....	0	0	0	0	0		

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets .....															
Insurance activities revenue / Adjusted operating income .....	0			0			0			0			0		
Premium income / Insurance activities revenue .....															
Credit related premium income / Total premium income .....															
Other premium income / Total premium income .....															
Insurance underwriting net income / Consolidated net income .....	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C) .....															
Insurance net income (L/H) / Equity (L/H) .....															
Insurance benefits, losses, expenses / Insurance premiums .....															
Reinsurance recovery (P/C) / Total assets (P/C) .....															
Reinsurance recovery (L/H) / Total assets (L/H) .....															
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0			0			0			0			0		
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0			0			0			0			0		

BHC Name

City/State

3818804

11

9

RSSD Number

FR Dist.

Peer #

## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	763,668	974,569	864,185	910,304	542,674
Real estate loans	33	41	35	42	438
Commercial and industrial loans	763,635	974,528	864,150	910,262	542,236
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	34,671	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	763,668	1,009,240	864,185	910,304	542,674
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0			0			0			0			0		
Cost: Interest-bearing deposits															
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
<b>Growth Rates</b>															
Net loans and leases	-21.64			14.47			-5.07			67.74			-19.93		
Total selected assets	-24.33			18.55			-5.07			67.74			-19.93		
Deposits															

BHC Name

City/State

3818804

RSSD Number

11

FR Dist.

9

Peer #

## Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Activity as a Percent of Total Assets								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

## Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		



BHC Name

City/State

3818804

RSSD Number

11

FR Dist.

9

Peer #

## Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b> .....					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b> .....					

BHC Name

City/State

3818804

RSSD Number

11

FR Dist.

9

Peer #

## Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	5,000	15,000	26,000	105,530	289,000	-66.67	-89.80
Dividends	5,000	15,000	26,000	105,530	289,000	-66.67	-89.80
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	5,000	15,000	26,000	105,530	289,000	-66.67	-89.80
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	5,000	15,000	26,000	105,530	289,000	-66.67	-89.80
Operating Expenses							
Personnel expenses	0	3	9	1,046	1,618	-100.00	-100.00
Interest expense	2,200	2,193	8,803	10,582	11,346	0.32	
Other expenses	5,481	8,498	25,606	35,631	33,620	-35.50	-7.82
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	7,681	10,694	34,418	47,259	46,584	-28.17	29.09
Income (loss) before taxes	-2,681	4,306	-8,418	58,271	242,416		
Applicable income taxes (credit)	-669	-1,827	-12,750	-8,858	-429		
Extraordinary items							
Income before undistributed income of subsidiaries	-2,012	6,133	4,332	67,129	242,845		
Equity in undistributed income of subsidiaries	261,310	-26,748	131,311	6,183	-54,626		3741.10
Bank subsidiaries	261,313	-26,745	131,325	6,211	-54,553		3736.63
Nonbank subsidiaries	-3	-3	-14	-28	-73		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	259,298	-20,615	135,643	73,312	188,219		420.13
Memoranda							
Bank net income	266,313	-11,745	157,325	111,741	234,447		377.17
Nonbank net income	-3	-3	-14	-28	-73		
Subsidiary holding companys' net income	0	0	0	0	0		

## Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	3,196,171	98.91	2,545,890	98.82	2,927,907	98.85	2,715,310	2,789,155	25.54	19.70
Common and preferred stock .....	3,174,741	98.25	2,531,028	98.24	2,917,745	98.51	2,708,621	2,789,155	25.43	18.90
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	21,430	0.66	14,862	0.58	10,162	0.34	6,689	0	44.19	
Investment in nonbank subsidiaries .....	19,353	0.60	19,367	0.75	19,356	0.65	19,370	19,398	-0.07	-1.26
Common and preferred stock .....	19,353	0.60	19,367	0.75	19,356	0.65	19,370	19,398	-0.07	-1.26
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	15,892	0.49	8,704	0.34	14,763	0.50	14,036	19,313	82.58	31.21
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	0	0	2,368	0.09	0	0	9,760	10,294	-100.00	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	3,231,416	100.00	2,576,329	100.00	2,962,026	100.00	2,758,476	2,838,160	25.43	19.60
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	311,928	9.65	305,318	11.85	311,928	10.53	312,125	422,346	2.16	
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	34,112	1.06	18,109	0.70	20,556	0.69	22,625	15,107	88.37	3237.77
Balance due to subsidiaries and related institutions .....	636,471	19.70	637,161	24.73	636,493	21.49	637,393	637,711	-0.11	-0.05
Total liabilities .....	982,511	30.40	960,588	37.29	968,977	32.71	972,143	1,075,164	2.28	54.05
Equity Capital .....	2,248,905	69.60	1,615,741	62.71	1,993,049	67.29	1,786,333	1,762,996	39.19	8.95
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	297	0.01	297	0.01	297	0.01	297	297	0.00	0.00
Common surplus .....	1,195,213	36.99	1,195,213	46.39	1,195,213	40.35	1,195,213	1,195,213	0.00	0.00
Retained earnings .....	762,645	23.60	347,089	13.47	503,347	16.99	367,704	338,284	119.73	13.45
Accumulated other comprehensive income .....	290,750	9	73,142	2.84	294,192	9.93	223,119	229,202	297.51	48.05
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	3,231,416	100.00	2,576,329	100.00	2,962,026	100.00	2,758,476	2,838,160	25.43	19.60
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	634,703	19.64	634,703	24.64	634,703	21.43	634,703	634,703	0.00	0.00
Notes payable to subsidiaries that issued TPS .....	615,640	19.05	615,640	23.90	615,640	20.78	615,640	615,640	0.00	0.00
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

City/State

3818804

11

9

RSSD Number

FR Dist.

Peer #

## Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	48.20			-4.82			7.11			4.31			10.12		
Bank net income / Average equity investment in banks .....	34.97			-1.79			5.64			4.13			8.22		
Nonbank net income / Average equity investment in nonbanks .....	-0.06			-0.06			-0.07			-0.14			-0.38		
Subsidiary HCs net income / Average equity investment in sub HCs .....															
Bank net income / Parent net income .....	102.71						115.98			152.42			124.56		
Nonbank net income / Parent net income .....															
Subsidiary holding companies' net income / Parent net income .....															
<b>Leverage</b>															
Total liabilities / Equity capital .....	43.69			59.45			48.62			54.42			60.99		
Total debt / Equity capital .....	13.87			18.90			15.65			17.47			23.96		
Total debt + notes payable to subs that issued TPS / Equity capital .....	41.25			57			46.54			51.94			58.88		
Total debt + Loans guaranteed for affiliate / Equity capital .....	13.87			18.90			15.65			17.47			23.96		
Total debt / Equity capital – excess over fair value .....	13.87			18.90			15.65			17.47			23.96		
Long-term debt / Equity capital .....	13.87			18.90			15.65			17.47			23.96		
Short-term debt / Equity capital .....	0			0			0			0			0		
Current portion of long-term debt / Equity capital .....	0			0			0			0			0		
Excess cost over fair value / Equity capital .....	0			0			0			0			0		
Long-term debt / Consolidated long-term debt .....	24.57			29.54			29.06			27.47			27.66		
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	142.03			157.85			147.37			152.71			159.31		
Total investment in subs / Equity capital .....	142.98			158.77			147.88			153.09			159.31		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.91						6.96			12.84			5.56		
Equity investment in subs – equity cap / Net income-div (X) .....	0.91						6.96			32.01					
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	73.81			157.35			112.59			125.49			40.67		
Cash from ops + noncash items + op expense / Op expense + dividend .....	114.70			113.79			121.89			127.95			41.48		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	114.70			69.53			101.76			97.38			100.73		
Pretax operating income + interest expense / Interest expense .....	-21.86			296.35			4.37			650.66			2,236.58		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	57.07			149.62			70.91			242.57			706.42		
Dividends + interest from subsidiaries / Interest expense + dividends .....	227.27			683.99			295.35			193.73			42.73		
Fees + other income from subsidiaries / Salary + other expenses .....	0			0			0			0			0		
Net income / Current part of long-term debt + preferred dividends (X) .....															
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0.04			0.21			0.09			0.19			0.40		
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....															
Nonaccrual .....															
Total .....															
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0			0			0			0			0		
To nonbank subsidiaries .....	0			0			0			0			0		
To subsidiary holding companies .....	0			0			0			0			0		
Total .....	0			0			0			0			0		
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0			0			0			0			0		
Combined thrift assets (reported only by bank holding companies) .....	0			0			0			0			0		
Combined foreign nonbank subsidiary assets .....	0			0			0			0			0		

BHC Name

City/State

3818804

11

9

RSSD Number

FR Dist.

Peer #

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....				0			0			65.38			273.84		
Dividends declared / Net income .....	0						0			59.87			353.31		
Net income – dividends / Average equity .....	48.20			-4.82			7.11			1.73			-25.63		
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....										240.43			43.46		
Dividends from nonbank subsidiaries .....										0			0		
Dividends from subsidiary holding companies.....										0			0		
Dividends from all subsidiaries .....										240.43			43.46		
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	1.88						16.53			94.44			123.27		
Interest income from bank subsidiaries.....	0						0			0			0		
Management and service fees from bank subsidiaries .....	0						0			0			0		
Other income from bank subsidiaries.....	0						0			0			0		
Operating income from bank subsidiaries .....	1.88						16.53			94.44			123.27		
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....															
Interest income from nonbank subsidiaries.....															
Management and service fees from nonbank subsidiaries .....															
Other income from nonbank subsidiaries.....															
Operating income from nonbank subsidiaries .....															
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies .....															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies .....															
Operating income from subsidiary holding companies.....															
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	100			100			100			100			100		
Interest income from bank subsidiaries.....	0			0			0			0			0		
Management and service fees from bank subsidiaries .....	0			0			0			0			0		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries .....	100			100			100			100			100		
Dividends from nonbank subsidiaries .....	0			0			0			0			0		
Interest income from nonbank subsidiaries.....	0			0			0			0			0		
Management and service fees from nonbank subsidiaries .....	0			0			0			0			0		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries .....	0			0			0			0			0		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Interest income from subsidiary holding companies .....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies .....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt.....															
Loans and advances from subsidiaries / Total debt .....	203.48			207.88			203.48			203.35			150.28		